

United States Bankruptcy Court
Southern District of New York
Manhattan Division

In Re RESIDENTIAL CAPITAL, LLC, et al,

Debtors

)
) Debtor Case No. 12-12020
) (jointly administered)
)
) Chapter 11

AFFIDAVIT OF MARIE MCDONNELL

Being duly sworn, Marie McDonnell hereby deposes under pains and penalties of perjury as follows:

1. I am over the age of eighteen and believe in the obligations of an oath.
2. I am a Mortgage Fraud and Forensic Analyst, and a credentialed Certified Fraud Examiner (“CFE”) with twenty-six (26) years’ experience in transactional analysis, mortgage auditing, and mortgage fraud investigation. (See Affidavit Exhibit 4. - Resume of Marie McDonnell)
3. I am the founder and managing member of Truth In Lending Audit & Recovery Services, LLC having a principal place of business at 15 Cape Lane, Brewster, Massachusetts 02631. I am also the President of McDonnell Property Analytics, a litigation support and research firm that provides mortgage-backed securities research services and foreclosure forensics to attorneys nationwide. McDonnell Property Analytics also advises and performs services for county registers of deeds, attorneys general, courts and other governmental agencies that are dealing with the fallout from the nation’s largest banks’ unsafe and unsound mortgage lending practices responsible for the financial crisis of 2008.
4. I was engaged by the plaintiff Thomas J. LaCasse to conduct an audit of the Note and Mortgage (“Mortgage Loan”) he executed in favor of Homecomings Financial Network, Inc. on January 30, 2006 secured by the subject premises at 153 Valley Forge Road, Weston, Fairfield County, Connecticut 06883.
5. In the ordinary course of business I reviewed relevant documents and conducted research in order to trace the ownership history of the subject Mortgage Loan. I explained my methodology and detailed my findings in a Foreclosure Forensics report on March 16, 2012 (“Report”).
6. I formed an expert opinion as of that date and concluded that the Note and Mortgage in the underlying foreclosure matter were not owned by Residential Funding Company, LLC, but rather, the evidence I unearthed shows that the Mortgage Loan had been securitized and was allegedly conveyed to HSBC Bank USA, National Association as Trustee for the Luminent Mortgage Trust 2006-3 on April 28, 2006.
7. My Foreclosure Forensics report is based on credible evidence gathered from publicly available information filed with the Securities and Exchange Commission, and privately held information

obtainable through the Bloomberg Professional Service, a robust database of residential mortgage-backed securities ("RMBS"). My Report explains how the subject Mortgage Loan was securitized and is summarized succinctly on page 16, paragraph 29 which states as follows:

According to the representations and warranties made to investors and to adhere strictly to the terms of Section 2.01 of the Pooling and Servicing Agreement the LaCasse Note and Mortgage would have been transferred and assigned into the REMIC Trust as follows:

- A. from the *Lender* (Homecomings Financial Network, Inc.) to the *Originator* (Residential Funding Corporation);
 - B. from the *Originator* (Residential Funding Corporation) to the *Seller/Sponsor* (Maia Mortgage Finance Statutory Trust / Luminent Mortgage Capital, Inc.);
 - C. from the *Seller/Sponsor* (Maia Mortgage Finance Statutory Trust / Luminent Mortgage Capital, Inc.) to the *Depositor* (Structured Asset Mortgage Investments II Inc.); and finally,
 - D. from the *Depositor* (Structured Asset Mortgage Investments II Inc.), to
 - E. the Trustee for the *Issuing Entity*, (HSBC Bank USA, National Association, as Trustee for Certificateholders of Structured Asset Mortgage Investments II Inc., Luminent Mortgage Trust 2006-3, Mortgage Pass-Through Certificates, Series 2006-3).
-
- 8. Whereas it may be true that Residential Funding Company ("RFC") owned the LaCasse Mortgage Loan at one time, it surrendered all right, title and interest therein on or before April 28, 2006 when the Luminent Mortgage Trust 2006-3 closed.
 - 9. Exhibit "C" to my Report is a document supplied by RFC which purports to be an Allonge To Promissory Note ("Allonge") that contains an endorsement in blank executed by John Hagebock in his capacity as Assistant Vice President of Residential Funding Company. This blank endorsement constitutes *prima facie* evidence that RFC sold the LaCasse Note. (See Affidavit Exhibit 1. - Allonge To Promissory Note)
 - 10. In addition, the Allonge identifies the LaCasse Note as Loan ID 10419663, which is a precise match to the Loan ID contained in Exhibit "J" to my Report which clearly shows that the subject Mortgage Loan was being tracked as an asset of the **Luminent Mortgage Trust 2006-3 (LUM 2006-3)** as reported by Bloomberg on 02/16/2012.
 - 11. The fact that the Allonge identifies the Loan ID as Number 10419663; the Note Date as 1/30/2006; the Loan Amount as \$650,000.00; the Borrower as Thomas LaCasse; and the Property Address as 153 Valley Forge Road, Weston, Connecticut 06883 eliminates any uncertainty about whether the LaCasse Mortgage Loan is property of the Luminent Mortgage Trust 2006-3.
 - 12. I was asked to re-examine my findings in light of recent litigation and the assertion before this Honorable Bankruptcy Court by Residential Funding Company, LLC, that the Mortgage Loan is now the property of that entity ("RFC").

13. On October 21, 2013, I reviewed the information as detailed in my earlier Report and updated my Bloomberg research which shows that Thomas LaCasse's Mortgage Loan remains to this day an asset of the Luminent Mortgage Trust 2006-3. (See Affidavit Exhibit 2. - Bloomberg Research Results, 10/21/2013)
14. As noted in my Report, Wells Fargo Bank, N.A. ("Wells Fargo") is the Master Servicer, Document Custodian, and Securities Administrator for the Luminent Mortgage Trust 2006-3. In its most recent periodic report issued to the Certificateholders of the Luminent Mortgage Trust 2006-3 on September 25, 2013, Wells Fargo states on page 25 that the LaCasse Mortgage Loan is presently "in foreclosure." (See Affidavit Exhibit 3. - Monthly Remittance Report, 09/25/2013)
15. Accordingly, I conclude that there has been no change in the beneficial ownership interest in the subject Mortgage Loan since I issued my Foreclosure Forensics report on March 16, 2012.
16. In my opinion, any statement that Residential Funding Company, LLC makes claiming to own the subject Mortgage Loan is belied by the documentary evidence which forms the basis for my opinions in both my Report, and my most recent examination which establish that the Luminent Mortgage Trust 2006-3 has continuously reported that the LaCasse Mortgage Loan is one of its assets.

Executed this twenty-second day of October, 2013 in Brewster, Massachusetts under the pains and penalties of perjury.

FURTHER DEPONENT SAITH NOT



Marie McDonnell, President
McDonnell Property Analytics
Mortgage Fraud and Forensic Analyst
Certified Fraud Examiner, ACFE

Date: October 22, 2013

AFFIDAVIT EXHIBITS:

1. Allonge to Promissory Note
2. Bloomberg Research Results, 10/21/2013
3. Monthly Remittance Report, 09/25/2013
4. Resume of Marie McDonnell

EXHIBIT “1”

Allonge To Promissory Note

ALLONGE TO PROMISSORY NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING DESCRIBED NOTE, THIS
ALLONGE IS AFFIXED AND BECOMES A PERMANENT PART OF SAID NOTE

POOL: 3850

LOAN ID: 10419663



NOTE DATE: 1/30/2006

LOAN AMOUNT: \$650,000.00

BORROWER NAME: THOMAS LACASSE

PROPERTY ADDRESS: 153 VALLEY FORGE ROAD, WESTON, CT 06883

PAY TO THE ORDER OF

WITHOUT RECOURSE

Residential Funding Corporation

By:

Name: John Hagebock

Title: Assistant Vice President

Residential Funding Corporation

EXHIBIT “2”

Bloomberg Research Results October 21, 2013



www.mcdonnellanalytics.com

Bloomberg Research Results

October 22, 2013

Borrower: Thomas LaCasse
Lender: Homecomings Financial Network, Inc.
Date of Transaction: January 30, 2006

The Security Description screenshot below indicates that the current balance is 23.60% of the original issue and that the Ratings Agencies have downgraded the securities to “junk bond” status.

!!00Q5ZJ Mtge DES

Bloomberg 65 <60> **SECURITY DESCRIPTION** Page 1 of 3

LUM 2006-3 11A1 .3789% 5/25/36

CUSIP: 55027AAR1 Issuer: LUMINENT MORTGAGE TRUST 8 Pro 17 Docs

Series 2006-3 Class 11A1 Col Mty 5/25/36

5 CMO: FLT, STEP, AFC, IRC, SSNR

| CURRENT | | ORIGINAL ISSUE | |
|------------|------------|----------------|---------------|
| Sep13 | 23,816,479 | USD | 100,908,000 |
| " Fact | .236021710 | WAL | 3.3Yr @ 25CPR |
| Sep13 Cpn | .37885% | 1st coupon | 5.2% |
| Next Paymt | 10/25/13 | 1st paymnt | 5/25/06 |
| Rcd date | 10/24/13 | 1st settle | 4/28/06 |
| Beg accrue | 9/25/13 | Dated date | 4/28/06 |
| End accrue | 10/24/13 | px | 4/27/06 |
| Next reset | 10/25/13 | 1st reset | 5/25/06 |
| Class/Grp | Pct N/A | Class/Grp | Pct 54% |

4 FLOATER FORMULA
= 1xLIBOR01M
+20BP
Cap=10.5% @10.3%
Flr=0.2% @0%
Monthly reset

11 RATINGS
S&P CCC
MDY Caa3

CALLABLE
Lead Mgr: BS
Trustee: HSB

12 VOLATILITY
C.FLUX 0.1 ●

Monthly PAYMENT
pays 25th day
0 day delay
accrues ACT/360

65) Personal Notes 14) Identifiers 2 WHARM 2.71 S 275wam 3.09wac

TRACE Eligible

| | Sep13 | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec12 | Nov | Oct12 |
|------|-------|------|------|------|------|------|------|------|------|-------|------|-------|
| CPR | 41.9 | 45.1 | 14.6 | 30.5 | .2 | .2 | 28.4 | .1 | 10.5 | 11.6 | 20.7 | 2.3 |
| PSA | 699 | 751 | 243 | 509 | 3.00 | 3.00 | 473 | 1.00 | 175 | 193 | 346 | 38.0 |
| FACT | .24 | .24 | .24 | .24 | .25 | .25 | .25 | .26 | .26 | .26 | .26 | .27 |
| CPN | 0.38 | 0.38 | 0.39 | 0.39 | 0.39 | 0.40 | 0.40 | 0.40 | 0.40 | 0.41 | 0.41 | 0.41 |

See Page 3 for Comments. MinSize 25000 Incr 1

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Japan 81 3 3201 8900 Singapore 65 6212 1000 U.S. 1 212 318 2000 Copyright 2013 Bloomberg Finance L.P.
SN 553762 EDT GMT-4:00 H428-1449-0 21-Oct-2013 14:08:20



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Bloomberg Research Results

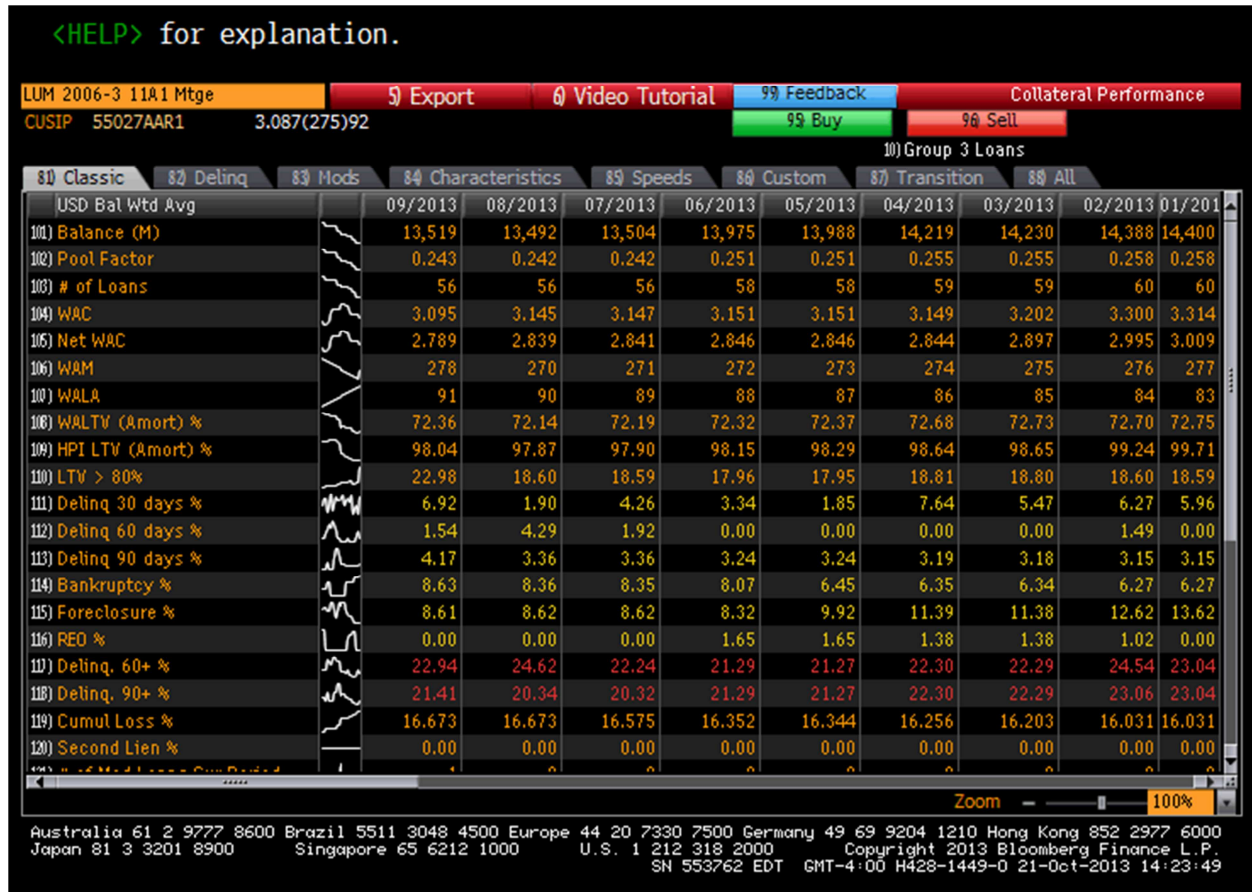
October 22, 2013

Borrower: Thomas LaCasse

Lender: Homecomings Financial Network, Inc.

Date of Transaction: January 30, 2006

Bloomberg's Collateral Performance screen shot below indicates that as of October 21, 2013 there were 56 loans remaining in Group 3 and that the 60+ day delinquency rate stood at rate of 22.94%.





Bloomberg Research Results

October 22, 2013

Borrower: Thomas LaCasse
Lender: Homecomings Financial Network, Inc.
Date of Transaction: January 30, 2006

Bloomberg's View All Classes screen shots below highlight the active tranches in amber. (Page 1 of 2)

!!00Q5ZJ Mtge VAC

95 Options View All Classes

LUM 2006-3 LUMINENT MORTGAGE TRUST 30 Classes

Template Classic

| CF Class | Orig(000) | Curr(000) | Cpn | OWAL | Orig Mtg | CUSIP | Tranche Description |
|-------------|-----------|-----------|-------|------|-----------|-----------|-------------------------------------|
| 1) * 11A1 | 100,908 | 23,816 | 0.379 | 3.32 | 5/25/2036 | 55027AAR1 | FLT, STEP, AFC, IRC, SSNR |
| 2) * 11A2 | 50,454 | 3,324 | 0.429 | 3.32 | 5/25/2036 | 55027AAS9 | MEZ, FLT, STEP, AFC, IRC, SSNR, SSU |
| 3) Pd 11A3 | 16,818 | 0 | 0.494 | 3.32 | 5/25/2036 | 55027AAT7 | MEZ, FLT, STEP, AFC, IRC, SSUP |
| 4) * 12A1 | 97,258 | 44,895 | 0.389 | 3.36 | 5/25/2036 | 55027AAU4 | FLT, STEP, AFC, IRC, SSNR |
| 5) * 12A2 | 48,629 | 8,385 | 0.439 | 3.36 | 5/25/2036 | 55027AAV2 | MEZ, FLT, STEP, AFC, IRC, SSNR, SSU |
| 6) Pd 12A3 | 16,210 | 0 | 0.494 | 3.36 | 5/25/2036 | 55027AAW0 | MEZ, FLT, STEP, AFC, IRC, SSUP |
| 7) * 12X | 162,097 | 53,280 | 1.000 | 0.00 | 5/25/2036 | 55027AAX8 | IO, NTL |
| 8) * 21A1 | 47,535 | 13,558 | 3.037 | 3.25 | 4/25/2036 | 55027AAA8 | CSTR, SSNR |
| 9) Pd 21A2 | 4,096 | 0 | 7.276 | 3.25 | 4/25/2036 | 55027AAB6 | MEZ, CSTR, SSUP |
| 10) * 21X1 | 51,631 | 13,558 | 0.522 | 0.00 | 4/25/2036 | 55027AAC4 | IO, NTL |
| 11) * 22A1 | 147,795 | 54,348 | 3.070 | 3.26 | 4/25/2036 | 55027AAD2 | CSTR, SSNR |
| 12) Pd 22A2 | 12,735 | 0 | 7.251 | 3.26 | 4/25/2036 | 55027AAE0 | MEZ, CSTR, SSUP |
| 13) * 22X1 | 160,530 | 54,348 | 0.441 | 0.00 | 4/25/2036 | 55027AAF7 | IO, NTL |
| 14) * 23A1 | 72,093 | 18,994 | 2.899 | 3.26 | 4/25/2036 | 55027AAG5 | CSTR, SSNR |
| 15) Pd 23A2 | 6,212 | 0 | 7.260 | 3.26 | 4/25/2036 | 55027AAH3 | MEZ, CSTR, SSUP |
| 16) * 23X1 | 78,305 | 18,994 | 0.395 | 0.00 | 4/25/2036 | 55027AAJ9 | IO, NTL |
| 17) Pd 1M1 | 11,809 | 0 | 0.564 | 6.44 | 5/25/2036 | 55027AAY6 | MEZ, FLT, STEP, AFC, IRC |
| 18) Pd 1M2 | 7,380 | 0 | 0.584 | 6.36 | 5/25/2036 | 55027AAZ3 | MEZ, FLT, STEP, AFC, IRC |
| 19) Pd 1M3 | 2,583 | 0 | 0.604 | 6.29 | 5/25/2036 | 55027ABA7 | MEZ, FLT, STEP, AFC, IRC |
| 20) Pd 1B1 | 4,244 | 0 | 0.764 | 6.20 | 5/25/2036 | 55027ABB5 | SUB, FLT, STEP, AFC, IRC |
| 21) Pd 1B2 | 1,845 | 0 | 0.784 | 6.10 | 5/25/2036 | 55027ABC3 | SUB, FLT, STEP, AFC, IRC |
| 22) Pd 1B3 | 4,982 | 0 | 1.934 | 5.87 | 5/25/2036 | 55027ABD1 | SUB, FLT, STEP, AFC, IRC |
| 23) Pd 1B4 | 1,845 | 0 | 2.284 | 5.41 | 5/25/2036 | 55027ABE9 | SUB, FLT, STEP, AFC, IRC |
| 24) Pd 2B1 | 11,755 | 0 | 0.000 | 6.12 | 4/25/2036 | 55027AAK6 | SUB, CSTR |

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Bloomberg Research Results

October 22, 2013

Borrower: Thomas LaCasse
Lender: Homecomings Financial Network, Inc.
Date of Transaction: January 30, 2006

Bloomberg's View All Classes screen shots below highlight the active tranches in amber. (Page 2 of 2)

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Screen saved as C:\Users\nb\Dropbox\BLOOMBERG\LACASSE\VAC (1), 10.21.2013.gif

95 Options View All Classes

LUM 2006-3 LUMINENT MORTGAGE TRUST 30 Classes

Template Classic

| CF Class | Orig(000) | Curr(000) | Cpn | OWAL | Orig Mtg | CUSIP | Tranche Description |
|-------------|-----------|-----------|-------|------|-----------|-----------|--------------------------|
| 7) * 12X | 162,097 | 53,280 | 1.000 | 0.00 | 5/25/2036 | 55027AAX8 | IO, NTL |
| 8) * 21A1 | 47,535 | 13,558 | 3.037 | 3.25 | 4/25/2036 | 55027AAA8 | CSTR, SSNR |
| 9) Pd 21A2 | 4,096 | 0 | 7.276 | 3.25 | 4/25/2036 | 55027AAB6 | MEZ, CSTR, SSUP |
| 10) * 21X1 | 51,631 | 13,558 | 0.522 | 0.00 | 4/25/2036 | 55027AAC4 | IO, NTL |
| 11) * 22A1 | 147,795 | 54,348 | 3.070 | 3.26 | 4/25/2036 | 55027AAD2 | CSTR, SSNR |
| 12) Pd 22A2 | 12,735 | 0 | 7.251 | 3.26 | 4/25/2036 | 55027AAE0 | MEZ, CSTR, SSUP |
| 13) * 22X1 | 160,530 | 54,348 | 0.441 | 0.00 | 4/25/2036 | 55027AAF7 | IO, NTL |
| 14) * 23A1 | 72,093 | 18,994 | 2.899 | 3.26 | 4/25/2036 | 55027AAG5 | CSTR, SSNR |
| 15) Pd 23A2 | 6,212 | 0 | 7.260 | 3.26 | 4/25/2036 | 55027AAH3 | MEZ, CSTR, SSUP |
| 16) * 23X1 | 78,305 | 18,994 | 0.395 | 0.00 | 4/25/2036 | 55027AAJ9 | IO, NTL |
| 17) Pd 1M1 | 11,809 | 0 | 0.564 | 6.44 | 5/25/2036 | 55027AAY6 | MEZ, FLT, STEP, AFC, IRC |
| 18) Pd 1M2 | 7,380 | 0 | 0.584 | 6.36 | 5/25/2036 | 55027AAZ3 | MEZ, FLT, STEP, AFC, IRC |
| 19) Pd 1M3 | 2,583 | 0 | 0.604 | 6.29 | 5/25/2036 | 55027ABA7 | MEZ, FLT, STEP, AFC, IRC |
| 20) Pd 1B1 | 4,244 | 0 | 0.764 | 6.20 | 5/25/2036 | 55027ABB5 | SUB, FLT, STEP, AFC, IRC |
| 21) Pd 1B2 | 1,845 | 0 | 0.784 | 6.10 | 5/25/2036 | 55027ABC3 | SUB, FLT, STEP, AFC, IRC |
| 22) Pd 1B3 | 4,982 | 0 | 1.934 | 5.87 | 5/25/2036 | 55027ABD1 | SUB, FLT, STEP, AFC, IRC |
| 23) Pd 1B4 | 1,845 | 0 | 2.284 | 5.41 | 5/25/2036 | 55027ABE9 | SUB, FLT, STEP, AFC, IRC |
| 24) Pd 2B1 | 11,755 | 0 | 0.000 | 6.12 | 4/25/2036 | 55027AAK6 | SUB, CSTR |
| 25) Pd 2B2 | 3,763 | 0 | 0.000 | 6.12 | 4/25/2036 | 55027AAL4 | SUB, CSTR |
| 26) Pd 2B3 | 2,822 | 0 | 0.000 | 6.12 | 4/25/2036 | 55027AAM2 | SUB, CSTR |
| 27) 1BIO | 369,025 | 80,420 | 0.000 | 0.00 | 5/25/2036 | 55027ABF6 | IO, NTL |
| 28) Pd 2B4 | 1,879 | 0 | 0.000 | 0.00 | 4/25/2036 | 55027AAN0 | SUB, CSTR |
| 29) Pd 2B5 | 1,569 | 0 | 0.000 | 0.00 | 4/25/2036 | 55027AAP5 | SUB, CSTR |
| 30) Pd 2B6 | 1,257 | 0 | 0.000 | 0.00 | 4/25/2036 | 55027AAQ3 | SUB, CSTR |

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Bloomberg Research Results

October 22, 2013

Borrower: Thomas LaCasse
Lender: Homecomings Financial Network, Inc.
Date of Transaction: January 30, 2006

Bloomberg' Structured Finance Notes in the screen shot below provide a snapshot of several key entities who participated in the **LUM 2006-3** securitization.

<HELP> for explanation, <MENU> for similar functions.

| 95) Documents ▾ | | Structured Finance Notes | |
|---------------------|--------------------------|--------------------------|--|
| 21) Related Parties | | 22) Trigger Details | |
| LUM 2006-3 | | | |
| Underwriter | | | |
| Lead Manager | Bear Stearns & Co Inc | | |
| Co-Manager | Wachovia Capital Markets | | |
| Servicer | | Trustee | |
| Master | Wells Fargo Bank | HSBC Bank | |
| | | Paying Agent | |
| | | | |
| Originator/Seller | | Deal% | |
| | | | |
| | | Asset Manager | |
| | | | |
| | | Swap Counterparty | |
| | | Wachovia Bank NA | |

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Bloomberg Research Results

October 22, 2013

Borrower: Thomas LaCasse
Lender: Homecomings Financial Network, Inc.
Date of Transaction: January 30, 2006

| BLOOMBERG FIELDS | BLOOMBERG LOAN LEVEL DETAILS | LOAN DOCUMENTS | DATA POINTS |
|--------------------|--|--|-------------|
| Loan ID | 10419663 | 7754073 (Note)* 0425910742 (Mortgage) | 1. No Match |
| Loan ID | 10419663 | 10419663 (Allonge)** | 2. Match |
| Pay History | FFFFFFFFFFFFFFFF9F FFFFFFFFFFFFFFFFFB BBBBBBBBBBBFBFF FFF9963C3CCCCCCC CCCCCCCCCCCCCCC CCC^*****C | | |
| Current Balance | \$649,974.31 | | |
| Original Balance | \$650,000.00 | \$650,000.00 | 3. Match |
| Groups | 3 | | |
| Geographics | CT | Connecticut | 4. Match |
| MSA | Bridgeport-Stamford- Norwalk CT | | |
| Zip Code | 06883 | 06883 | 5. Match |
| Payment Due | \$1,692.64 | | |
| Documentation | L | | |
| Original LTV | 54 | | |
| Amortized LTV | 54 | | |
| HPI Adjusted LTV | 67 | | |
| Age | 91 | | |
| Months to Maturity | 269 | | |
| Loan Type | ARM | Adjustable Rate Note | 6. Match |
| ARM Index | US0012M | LIBOR One-Year | 7. Match |
| ARM Initial Reset | 37 | | |
| ARM Reset Freq | 12 | | |
| ARM Lifetime Cap | 12.5 | 12.5000% | 8. Match |
| ARM Lifetime Floor | 2.25 | 2.2500% | 9. Match |



Bloomberg Research Results

October 22, 2013

Borrower: Thomas LaCasse
Lender: Homecomings Financial Network, Inc.
Date of Transaction: January 30, 2006

| BLOOMBERG FIELDS | BLOOMBERG LOAN LEVEL DETAILS | LOAN DOCUMENTS | DATA POINTS |
|-------------------------|---------------------------------|----------------|-------------|
| ARM Periodic Rate Cap | 2 | 2.000% | 10. Match |
| ARM Periodic Rate Floor | 2 | 2.000% | 11. Match |
| ARM Margin | 2.25 | 2.2500% | 12. Match |
| Delinquency Status | F | | |
| Property Type | SF | | |
| Occupancy | Owner Occupied | | |
| Loan Purpose | PR | | |
| Total Fee | 0.302 | | |
| Lien Status | 1 | | |

DATA POINTS – denote instances where information is contained both in the “Bloomberg Loan Level Details” and the “Loan Documents” we reviewed.

* Loan Numbers are often re-serialized when loans have been pooled for securitization purposes.

** The Allonge To Promissory Note identifies the Loan ID Number as 10419663; the Note Date as 1/30/2006; the Loan Amount as \$650,000.00; the Borrower as Thomas LaCasse; and the Property Address as 153 Valley Forge Road, Weston, Connecticut 06883, which unmistakably corresponds to the Data Points listed above.

Accordingly, as of October 21, 2013, the LaCasse Mortgage Loan continues to be held as property of the Luminent Mortgage Trust 2006-3.

EXHIBIT “3”

Monthly Remittance Report September 25, 2013

Luminant Mortgage Capital
Mortgage Pass-Through Certificates
Distribution Date: 25-Sep-2013

21-Sep-2013 1:49:19PM

**Luminant Mortgage Capital
Mortgage Pass-Through Certificates
Series 2006-3**

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

| Group | Loan Number | Month Loan Entered FC | First Payment Date | State | LTV at Origination | Original Principal Balance | Current Actual Balance | Paid To Date | Months Delinquent | Current Loan Rate | Approximate Delinquent Interest |
|-------|-------------|-----------------------|--------------------|-------|--------------------|----------------------------|------------------------|--------------|-------------------|-------------------|---------------------------------|
| I-2 | 0016063722 | Apr-2012 | 01-Apr-2006 | VA | 80.00 | 404,000.00 | 439,519.03 | 01-Feb-2010 | 42 | 3.625% | 52,188.34 |
| I-2 | 0016067004 | Dec-2009 | 01-Apr-2006 | FL | 76.94 | 400,000.00 | 439,199.71 | 01-May-2008 | 63 | 3.625% | 93,100.48 |
| I-2 | 0016067005 | Nov-2011 | 01-Apr-2006 | FL | 80.00 | 217,600.00 | 234,843.96 | 01-Nov-2010 | 33 | 3.625% | 21,879.51 |
| I-2 | 0016094470 | Dec-2011 | 01-Apr-2006 | FL | 80.00 | 224,000.00 | 244,792.88 | 01-Jul-2010 | 37 | 3.625% | 25,635.06 |
| II-1 | 0010355807 | Apr-2009 | 01-Mar-2006 | FL | 62.61 | 335,000.00 | 334,999.99 | 01-Sep-2008 | 59 | 3.125% | 58,366.75 |
| II-1 | 0010419663 | Jul-2012 | 01-Mar-2006 | CT | 54.16 | 650,000.00 | 649,974.31 | 01-Dec-2008 | 56 | 3.125% | 104,795.01 |
| II-1 | 0080015951 | Oct-2012 | 01-Mar-2006 | MD | 80.00 | 178,400.00 | 178,400.00 | 01-May-2009 | 51 | 3.125% | 24,957.29 |
| II-2 | 0010316658 | May-2013 | 01-Mar-2006 | IL | 77.87 | 292,000.00 | 258,169.34 | 01-Jan-2013 | 7 | 3.125% | 5,296.98 |
| II-2 | 0010319588 | Apr-2008 | 01-Apr-2006 | FL | 80.00 | 236,000.00 | 236,000.00 | 01-Oct-2007 | 71 | 3.125% | 72,564.92 |
| II-2 | 0010348137 | Oct-2012 | 01-Feb-2006 | FL | 80.00 | 218,160.00 | 218,160.00 | 01-May-2009 | 51 | 3.875% | 46,513.57 |
| II-2 | 0010380819 | Dec-2012 | 01-Feb-2006 | CA | 63.38 | 253,500.00 | 241,672.18 | 01-Mar-2012 | 17 | 2.625% | 9,878.30 |
| II-2 | 0010414599 | Jun-2012 | 01-Mar-2006 | FL | 80.00 | 88,000.00 | 87,920.39 | 01-Sep-2011 | 23 | 3.125% | 5,339.38 |
| II-2 | 0010417175 | Apr-2013 | 01-Mar-2006 | VA | 80.00 | 258,600.00 | 258,285.74 | 01-Oct-2012 | 10 | 3.125% | 7,565.65 |
| II-2 | 0010434097 | May-2010 | 01-Mar-2006 | FL | 80.00 | 243,920.00 | 243,920.00 | 01-Sep-2009 | 47 | 3.125% | 40,333.35 |
| II-2 | 0010442389 | Jul-2013 | 01-Apr-2006 | AK | 80.00 | 329,600.00 | 329,600.00 | 01-Jan-2013 | 7 | 3.125% | 7,189.38 |
| II-2 | 0010456351 | Mar-2009 | 01-Apr-2006 | FL | 80.00 | 121,600.00 | 121,600.00 | 01-Sep-2008 | 59 | 3.125% | 26,252.85 |
| II-2 | 0010475377 | Oct-2012 | 01-Apr-2006 | SC | 90.00 | 147,208.00 | 147,024.09 | 01-Apr-2012 | 16 | 3.125% | 6,597.72 |
| II-2 | 0080016009 | Jul-2013 | 01-Mar-2006 | OR | 80.00 | 178,080.00 | 178,080.00 | 01-Feb-2013 | 6 | 3.125% | 3,450.30 |
| II-2 | 0080016026 | Aug-2013 | 01-Mar-2006 | FL | 80.00 | 328,000.00 | 229,571.67 | 01-Mar-2013 | 5 | 2.000% | 3,421.15 |
| II-2 | 0080016040 | Apr-2013 | 01-Mar-2006 | WA | 79.98 | 237,000.00 | 271,681.40 | 01-Aug-2012 | 12 | 4.000% | 8,658.63 |
| II-2 | 0080016049 | Aug-2012 | 01-Mar-2006 | FL | 75.00 | 183,750.00 | 183,563.89 | 01-Jan-2010 | 43 | 3.125% | 28,853.99 |
| II-2 | 0080016055 | Jun-2013 | 01-Mar-2006 | CO | 80.00 | 183,920.00 | 183,920.00 | 01-Nov-2012 | 9 | 3.125% | 5,000.32 |
| II-2 | 0080016098 | Nov-2010 | 01-Mar-2006 | FL | 80.00 | 182,400.00 | 180,841.10 | 01-Mar-2010 | 41 | 3.125% | 24,959.70 |
| II-2 | 0080016122 | Jan-2012 | 01-Mar-2006 | FL | 80.00 | 220,800.00 | 220,800.00 | 01-Jun-2008 | 62 | 3.125% | 62,215.00 |
| II-2 | 0080016123 | May-2013 | 01-Mar-2006 | FL | 80.00 | 238,400.00 | 238,400.00 | 01-Jun-2008 | 62 | 3.125% | 67,174.04 |
| II-2 | 0080016179 | Jul-2013 | 01-Mar-2006 | FL | 80.00 | 166,000.00 | 163,599.01 | 01-Feb-2013 | 6 | 5.000% | 5,155.36 |
| II-2 | 0080016206 | Aug-2011 | 01-Mar-2006 | NJ | 80.00 | 160,000.00 | 152,764.72 | 01-Nov-2010 | 33 | 4.750% | 19,477.80 |
| II-2 | 0080016211 | Sep-2009 | 01-Mar-2006 | NY | 80.00 | 295,960.00 | 295,960.00 | 01-May-2008 | 63 | 3.125% | 76,857.21 |
| II-2 | 0080016279 | Aug-2012 | 01-Mar-2006 | NV | 79.98 | 275,900.00 | 313,633.02 | 01-Mar-2012 | 17 | 3.000% | 13,656.06 |
| II-2 | 0080016285 | Oct-2010 | 01-Mar-2006 | NY | 80.00 | 376,000.00 | 375,965.00 | 01-Sep-2009 | 47 | 3.125% | 63,639.75 |
| II-2 | 0080016319 | Mar-2012 | 01-Mar-2006 | FL | 80.00 | 108,000.00 | 108,000.00 | 01-Jan-2008 | 68 | 3.125% | 33,603.75 |
| II-2 | 0080016339 | Sep-2013 | 01-Mar-2006 | NY | 80.00 | 308,000.00 | 307,966.63 | 01-Jul-2009 | 49 | 3.125% | 55,337.80 |
| II-3 | 0010479783 | Sep-2013 | 01-Apr-2006 | CA | 80.00 | 424,000.00 | 423,999.99 | 01-Feb-2013 | 6 | 3.125% | 8,162.02 |
| II-3 | 0080016131 | Aug-2013 | 01-Mar-2006 | CA | 80.00 | 503,200.00 | 502,866.14 | 01-Feb-2013 | 6 | 4.000% | 12,517.79 |
| II-3 | 0080016168 | Aug-2012 | 01-Mar-2006 | NY | 70.00 | 693,000.00 | 692,820.99 | 01-Jun-2008 | 62 | 3.125% | 195,216.61 |
| II-3 | 0080016177 | Dec-2009 | 01-Mar-2006 | FL | 78.79 | 650,000.00 | 649,868.27 | 01-Jul-2009 | 49 | 3.125% | 119,480.94 |
| II-3 | 0080016212 | May-2011 | 01-Mar-2006 | FL | 79.70 | 550,000.00 | 518,732.00 | 01-Jul-2010 | 37 | 3.125% | 59,023.94 |

EXHIBIT “4”

Resume of Marie McDonnell

Marie Therese McDonnell

Mortgage Fraud and Forensic Analyst | Certified Fraud Examiner

15 Cape Lane ✦ Brewster, MA 02631 ✦ 774-323-0892

August 2013

PROFESSION: *Mortgage Fraud and Forensic Analyst, Certified Fraud Examiner*

OBJECTIVE: To Raise the Standard of Truth in Lending Through Auditing, Education, and Advocacy

RECENT ACCOMPLISHMENTS

RMBS Training, Expert Designations, Commissions, Engagements

Forensic Examination of the Essex Southern District Registry of Deeds – Massachusetts

- June 28, 2011: Commissioned by John L. Obrien, Register of Deeds for the Essex County (Southern District) Registry of Deeds in Salem, Massachusetts to perform a forensic examination to test the integrity of his registry due to his concerns that: 1) Mortgage Electronic Registration Systems, Inc. (“MERS”) propounds that its members can avoid recording assignments of mortgage if they register their mortgages into the MERS® System; and 2) due to the robo-signing scandal spotlighting Linda Green – an employee of DocX, LLC – as featured in a 60 Minutes exposé on the subject which first aired on April 4, 2011.
- The results of my audit revealed widespread, systemic, patterns of practice employed by or on behalf of several of the nations’ largest banks that had eroded the transparency and corrupted the chain of title to real property records maintained by the Essex Southern District Registry of Deeds. (*See* <http://salemdeeds.com/pdf/Audit.pdf>)
- This was the first registry audit of its kind in the United States and has since prompted other officials to audit their public land records and institute lawsuits against the banks and their private electronic recording utility, Mortgage Electronic Registration Systems, Inc.

United States of America v. Lorraine Brown – Case No. 3:12-cr-198-J-2S

- January 11, 2013: Submitted an Affidavit In Support of Register of Deeds John L. O’Brien’s Affidavit and Request For Restitution in the sentencing of Lorraine Brown, the founder the chief executive of DocX LLC (an LPS company), which was involved in the preparation and recordation of mortgage-related documents throughout the country since the 1990s.
- On November 20, 2012, Assistant U.S. Attorney General Lanny Breuer announced an agreement in which Brown plead guilty to conspiracy to commit mail and wire fraud. “Lorraine Brown participated in a scheme to fabricate mortgage-related documents at the height of the financial crisis,” said Assistant Attorney General Breuer. “She was responsible for more than a million [1,000,000] fraudulent documents entering the system, directing company employees to forge and falsify documents relied on by property recorders, title insurers and others.” (*See* <http://www.justice.gov/opa/pr/2012/November/12-crm-1400.html>)
- Register O’Brien was concerned that the DocX, LLC documents recorded against the title to his constituents’ properties are now void as a matter of law due to the admission of Lorraine Brown that they are forgeries. Moreover, these DocX, LLC filings (*most of which do not involve properties that are or have been in foreclosure*) are defective for other reasons and further compromise the good, clear and marketable title to real property that Register O’Brien’s constituents have a right to expect.

- Register O'Brien asked that I examine a sampling of the 10,567 DocX, LLC discharges and assignments that were recorded in his Registry of Deeds from 1998 through 2011. I found that the majority of these documents evidence gaps in the chain of title or constitute wild deeds because, among other defects, they fail to connect the original mortgagee with the entity who is discharging or assigning the mortgage. (See <http://www.mcdonnellanalytics.com/register-john-obrien-calls-on-court-for-restitution>)

Office of the Attorney General – State of New York

- March 22, 2012: Conducted a one-day training in the New York City Office of Attorney General Eric Schneiderman to educate Assistant Attorneys General (civil and criminal divisions), Assistant U.S. Attorneys, Special Agents and Investigators on the securitization of residential mortgage loans; the systemic breaches of the representations and warranties made to investors; and the fraudulent cover-up that has ensued in the wake of the mortgage meltdown and foreclosure crisis.

Office of the Inspector General – Federal Housing Finance Agency

- February 20 through February 22, 2013: Conducted a three-day training in Washington, D.C. under contract from the U.S. Treasury Department at the request of the Office of the Inspector General for the Federal Housing Finance Agency. The purpose of the training was to educate the attendees in various aspects of the Residential Mortgage Backed Securities marketplace; the function of Mortgage Electronic Registration Systems, Inc. in streamlining the sale and securitization of residential mortgage loans; the resultant corruption in our land evidence recording systems; and the use of tools and technologies for conducting market surveillance. Among the attendees were: Special Agents of the Office of the Inspector General, Department of Justice, Secret Service, Homeland Security, FBI, Assistant U.S. Attorneys, and Postal Inspectors.

Wolf v. Wells Fargo Bank, N.A., et al. – Cause No. 2011-36476

- January 18, 2013: **ORDER DENYING MOTION TO STRIKE EXPERT**. “On this day came to be heard Defendants’ *Daubert/Robinson* Motion to Strike Marie McDonnell from Testifying as Expert Witness. After considering the Motion, the Response, any argument by counsel, and the pleadings and evidence on file, the Court finds the Motion is not meritorious. It is therefore, **ORDERED** Defendants’ *Daubert/Robinson* Motion to Strike Marie McDonnell from Testifying as Expert Witness is **DENIED** in its entirety. It is further, **ORDERED** that Marie McDonnell may testify as an expert witness in the trial of this case. Signed this day of Jan. 18, 2013. Honorable Mike Engelhart, In the District Court of Harris County, Texas (Houston), 151st Judicial District.”
- May 1, 2013: **ORDER GRANTING CLASS CERTIFICATION**. On December 10, 2012, came on for hearing the Motion for Class Certification filed by plaintiffs Mary Ellen Wolf and David Wolf (collectively “Plaintiffs”). Having taken notice of and considered the Court’s entire file in this cause, all evidence and arguments of counsel, all accompanying affidavits and exhibits thereto, and all of the legal authorities and documents submitted in support of Plaintiffs’ Motion, and GOOD CAUSE appearing, **IT IS HEREBY ORDERED** that Plaintiffs’ Motion for Class Certification under Rule 42 of the Texas Rules of Civil Procedure is **GRANTED**.

Montgomery County, Pennsylvania v. MERSCORP, Inc. et al. – Case 2:11-cv-06968-JCJ

- June 25, 2013: Engaged to provide expert witness services by the law firm of Kohn, Swift & Graf, P.C. in their representation of Nancy Becker, Recorder of Deeds for Montgomery County in her lawsuit on behalf of all Pennsylvania counties against MERSCORP, Inc. and Mortgage Electronic Registration Systems, Inc. “to remedy the Defendants’ illegal scheme to avoid paying fees associated with properly recording mortgages and mortgage assignments in violation of Pennsylvania law.” (Excerpt from Complaint, Document #1, page 7 filed in the U.S. District Court, Eastern District of Pennsylvania)

PROFESSIONAL EXPERIENCE

Innovation of Forensic Mortgage Auditing, Title Examination & Securitization Analytics

McDonnell Property Analytics

Founder / President / CEO, 2010 – Present

- Train state and federal law enforcement and regulatory agencies regarding detection of invalid assignments, robo-signing, fraud and misrepresentation in mortgage and foreclosure instruments.
- Educate and consult with registers of deeds throughout the country regarding the degradation in chain of title to real property located in their jurisdiction.
- Design, execute and deliver company's title and securitization forensic reports to attorneys, consumers, registries of deeds, and other governmental agencies.
- Train staff attorneys, researchers, and general counsel.
- Expert in chain of title, securitization and truth in lending disputes between lenders and homeowners and disputes between governmental bodies and national banks.

Truth In Lending Audit & Recovery Services, LLC

Founder / Managing Member, 2006-present

- Continue the services provided by The Mortgage Counselor under the aegis of the LLC.
- Continuously develop mortgage analytic software tools and protocols.
- Provide litigation support and expert witness services to law firms throughout the country.
- Develop specialized knowledge and implement protocols to trace the ownership of residential and commercial mortgage loans that had been sold to secondary market investors and private label securitization deals.
- Provided content for two chapters of *Mortgage Wars: How You Can Fight Fraud and Reverse Foreclosure* by Iris Martin, copyright July 15, 2009.

The Mortgage Counselor

Owner, 1991-2006

- Audited thousands of residential mortgage loans on behalf of consumers and attorneys who represent homeowners in resolving disputes over mortgage origination and servicing practices.
- Provided litigation support and expert witness services to law firms throughout the country.
- Developed and implemented a Truth in Lending Analysis to assist consumers and their attorneys in identifying material disclosure violations that enabled homeowners to raise their extended right to rescind and cancel certain mortgage transactions pursuant to state and federal disclosure laws.
- Developed compliance examinations to detect indicia of predatory lending, unconscionable loan terms, and violations of state and federal consumer protection laws.
- Developed analytical software tools and protocols to forensically reengineer the loan servicing history of commercial and residential mortgage loan transactions featuring:
 - Truth In Lending Analysis. Determine whether Truth In Lending Disclosure Statement complies with Regulation Z, and that calculations accurately reflect mortgage contract and loan commitment.
 - Amortization Analysis. Set up control based on loan agreement; reverse engineer lender's interest calculation method; cross-reference lender's history with borrower's records; and track distribution of payments to principal, interest, escrow, late charges, suspense, corporate and all custodial accounts.

- Escrow Analysis. Set up escrow account dating to closing; track disbursements and credits to and from escrow; verify transactions with primary source data provided by borrower, taxing authority and other payees; and analyze lender's Annual Escrow Analysis checking for accuracy and conformance with Real Estate Settlement Procedures Act.
- Uncovered a mortgage fraud scheme, orchestrated by The Dime Savings Bank of New York, that led to Attorney General investigations in Massachusetts, New Hampshire and Connecticut and, ultimately, to multi-million dollar settlement awards and relief programs for consumers.

Marie McDonnell Real Estate Counselor

Owner, 1987-1991

- Represented residential and commercial clients on a single agency basis who wished to buy, sell and exchange real estate.
- Provided real estate counseling, consulting, and financial analysis to clients.

PROFESSIONAL LICENSES & DESIGNATIONS

Real Estate Transactions and Fraud Examinations

Certified Fraud Examiner, February 2010-present

Certified Exchange Consultant Designation from The Academy of Real Estate, High Honors, 1989

Graduate, Realtor's Institute Designation (G.R.I.), September 1988

Registered Real Estate Broker, February 1988-present

Registered Real Estate Salesperson, December 1986-1988

PUBLIC INTEREST PROJECTS

Undertaken on a Pro Bono Basis

Amicus Curiae

Eaton v. Federal National Mortgage Association

- ♦ *Supplemental Amicus Brief*, Massachusetts Supreme Judicial Court, January 30, 2012
- ♦ *Amicus Brief*, Massachusetts Supreme Judicial Court, September 30, 2011

U.S. Bank v. Ibanez and Wells Fargo Bank, N.A. v. LaRae

- ♦ *Amicus Brief*, Massachusetts Supreme Judicial Court, October 1, 2010
- ♦ *Evidence and the Burden of Proof in Documenting the Chain of Title in Securitized Mortgage Transactions*, Massachusetts Land Court, June 29, 2009
- ♦ *Amicus Affidavit and Analysis of Marie McDonnell*, Massachusetts Land Court, April 17, 2009

Investigations

Essex Southern District Registry of Deeds, Salem Massachusetts

- ♦ Commissioned by Register John O'Brien
- ♦ Forensic Examination of the Essex Southern District Registry, June 28, 2011

Speaking Engagements

Recorders Association of Missouri, Annual Convention

- ♦ Presenter, April 24, 2012

Massachusetts Continuing Legal Education, Multi-State National Mortgage Settlement

- ♦ Co-Chair, April 13, 2012

Constitutional Officers Association of New Jersey, Annual Convention

- ♦ Speaker, September 14, 2011

International Association of Clerks, Recorders, Election Officials & Treasurers, 40th Annual Convention

- ♦ Speaker, June 2011

O. Max Gardner III Bankruptcy and Foreclosure Fraud Defense Boot Camp

- ♦ Presenter, February 2011

O. Max Gardner III Bankruptcy Boot Camp, Co-Teacher, Session On Securitization

- ♦ December 2010

O. Max Gardner III Speaking on Securitization

- ♦ September 2010

Boston Bar Association, Recent Foreclosure Developments in Massachusetts, Presenter

- ♦ April 13, 2010

O. Max Gardner III Bankruptcy Boot Camp

- ♦ Co-Teacher, Session On Securitization, December 2009 and February 2007

O. Max Gardner III Bankruptcy Boot Camp

- ♦ Attendee, September 2006

RULE 26 DISCLOSURES

Testimony in Recent Cases within the Last Four Years

Hanan Shiheiber v. JPMorgan Chase Bank, N.A., et al.

- ♦ Superior Court of the State of California, County of San Mateo

Mary Ellen Wolf and David Wolf v. Wells Fargo Bank, N.A. as Trustee for Carrington Mortgage Loan Trust, et al.

- ♦ In the District Court of Harris County, Texas, 151st Judicial District, Cause No. 2011-36476.
- ♦ Qualified to testify as an expert by the Honorable Mike Engelhart on January 18, 2013.
- ♦ Certified as a Class Action by Order of the Court on May 1, 2013.

In RE: Square 67 Limited Partnership

- ♦ United States Bankruptcy Court for the Northern District of Texas, Dallas Division, Case No. 12-31870-hdh11. Deposition, May 11, 2012. Testified at hearing, May 14, 2012.
- ♦ Qualified by the Honorable Harlin DeWayne Hale as a “Mortgage Securitization and Fraud Expert” at a hearing held on May 14, 2012.

Residential Funding Company, LLC v. Thomas J. LaCasse

- ♦ Judicial District at Stamford, DOCKET NO: FSTCV095011591S. Deposition, April 3, 2012.

Deutsche Bank National Trust Company as Trustee v. Jonathan Barry et al.

- ♦ United States District Court, District of Massachusetts, C.A. No. 1:08-cv-11141-NMG. Deposition, January 15, 2010.

In re: Gary Sheehan v. Litton Loan Servicing LP, et al.

- ♦ United States Bankruptcy Court, District of Massachusetts, Case No. 08-12030-WCH. Deposition, December 2, 2009.

QUALIFICATIONS

Formal Education, Professional Development, Self-Study

Merrimack College

North Andover, Massachusetts

- ♦ Bachelor of Arts in American Studies with a Minor in Biology

I graduated in 1970 with honors from Merrimack College, North Andover, Massachusetts earning a Baccalaureate in American Studies supported by a solid background in math and science. I entered college in the Fall of 1966 having had the equivalent of five (5) years of high school math. Courses included Fundamentals of Mathematics, Algebra I and II, Geometry I and II, Calculus I and II, and Trigonometry I and II. The first five of eight college semesters adhered to the strict curriculum required of Biology majors, and were heavily concentrated in science and math. Coursework included: two semesters of General Biology and General Chemistry with labs, Principles of Mathematics I and II; two semesters of Morphogenesis and Organic Chemistry with labs, Principles of Mathematics III and IV; Cellular Biochemistry, Advanced Botany and General Physics all with labs; and Structure of Invertebrates with lab.

My formal education has provided a solid foundation in applied mathematics and the use the scientific method which enables me to solve complex problems in my area of specialized knowledge. Beyond technical knowledge and skills, the day-to-day field experience I have acquired over the last twenty-five years in practice is unparalleled.

Association of Certified Fraud Examiners

Certified Fraud Examiner, February 2010

Member

CFE Courses

- ♦ Ethical Issues for Fraud Examiners, June 2012
- ♦ CFE Exam Review Course, February 2010
- ♦ Building Your Fraud Examination Practice, June 2005
- ♦ Communicating the Results of Your Fraud Examination, June 2005

Real Estate & Finance

American Real Estate Academy

- ♦ Salespersons Qualifying Course, October 1986
- ♦ Real Estate Brokers Course, January 1988
- ♦ Licensing Renewal Course, August 2002
- ♦ 1031 Exchange, April 2007
- ♦ Residential Rental Agency, April 2007
- ♦ Foreclosures Estate Sales And Auctions, April, 2007
- ♦ Residential Mortgage Loan Market & Credit Today, April 2007
- ♦ Seller Agency, April 2007

- ◆ Buyer Agency, April 2007

Commonwealth of Massachusetts

- ◆ Registered Real Estate Salesperson, December 1986
- ◆ Registered Real Estate Broker, February 1988

Massachusetts Association of Realtors

Earned Graduate, Realtor's Institute Designation (G.R.I.)

- ◆ Graduate Realtor's Institute I, February 1987
- ◆ Graduate Realtor's Institute II, April 1987
- ◆ Graduate Realtor's Institute III, September 1988
- ◆ HP-12C Calculator, October 1988
- ◆ Financing Concepts, November 1988

Commercial-Investment Real Estate Council

- ◆ CI 100: Marketing Techniques for Leasing and Selling Commercial Property, September 1988

National Counsel of Exchangers

Earned Designation of Certified Exchange Consultant from The Academy of Real Estate, High Honors

- ◆ Gold card Qualifying Course - Wally Walker, January 1989
- ◆ Trade Secrets of Exchanging - Warren G. Harding, July 1989

Miscellaneous Real Estate Courses

- ◆ Nothing Down - Robert Allen, November 1986
- ◆ Boot Camp - Tom Hopkins, January 1987
- ◆ Sales Training - Tom Hopkins, April 1987
- ◆ The Art of Real Estate Counseling - Charles Chatham, August 1988
- ◆ Tom Peters' Excellence 1991, April 1991

Real Estate Finance

- ◆ Complete Course on Discounted Mortgages - Carl Abe, April 1988
- ◆ International Financing - Robert Findling, October 1988
- ◆ Mortgage Buying Workshop - Mike Meeker, March 1990 and May 1990
- ◆ Roth IRA Wealthbuilding - Dyches Boddiford & Peter Fortunato, March 2001
- ◆ Private Lending - Dyches Boddiford, May 2001

Real Estate Acquisition

- ◆ Option Fundamentals - Jack Miller, June 2001
- ◆ Corporation & LLC Combo Class - Jack Miller, May 2002

Mortgage Auditing

Consumer Loan Advocates

- ◆ ARM AID-Mortgage Auditing Workshop, September 1991

Self-Study

- ◆ Understanding The Time Value of Money, Jack V. Michaels
- ◆ Mathematics of Finance, Cissell, Cissell & Flaspohler
- ◆ Handbook of Financial Mathematics, Justin H. Moore
- ◆ The Cost of Credit, National Consumer Law Center
- ◆ Forensic Accounting and Fraud Investigation for Non-Experts, Silverstone & Sheetz
- ◆ Financial Mathematics Handbook, Muksian
- ◆ Advanced Algebra, The University of Chicago School Mathematics Project
- ◆ Capitalization Theory and Techniques, Akerson

Structured Finance

Bloomberg Seminars

Self-Study: Books

- ◆ The Handbook of Mortgage-Backed Securities, Fabozzi (2001)
- ◆ Foundations of Financial Markets and Institutions, Fabozzi, Modigliani & Ferri (1998)

- ◆ Bond Markets, Analysis and Strategies, Fabozzi (2000)
- ◆ Fixed Income Mathematics, Fabozzi (1997)

Self-Study: Publications

- ◆ Legal Criteria for U.S. Structured Finance Transactions, Standard & Poors (2006)
- ◆ Common Terms in Structured Finance, Thatcher Proffitt, (2007)
- ◆ Structured Finance Glossary of Securitization Terms, Standard & Poors (2003)
- ◆ Securitization Glossary, Nomura (2004)
- ◆ Indexing Parties from Securitization Trusts and Mortgage-Backed Certificates into Land Record Indexes in the State of Georgia, Kobierowski (2008)
- ◆ Reg AB: Static Pool Survey and Structural Diagrams of Flow of Funds, Deloitte (2006)
- ◆ Litigation Issues in Securitizations, Boisture
- ◆ The Economics of Asset Securitization, Elul (2005)
- ◆ What to do When the Chain Breaks: The Missing Assignment Dilemma, Wolf (1997)

Self-Study: Research & White Papers

- ◆ Understanding The Securitization Of Subprime Mortgage Credit, Ashcraft & Schuermann (2007) (FRB Study)
- ◆ Predatory Structured Finance, Peterson (2006)
- ◆ Regions Morgan Keegan: The Abuse of Structured Finance, Craig McCann, PhD, CFA (2008)
- ◆ Securitization and Its Discontents: The Dynamics of Financial Product Development, Kettering (2007)
- ◆ Turning a Blind Eye: Wall Street Finance of Predatory Lending, Engle & McCoy (2006)
- ◆ The Delinquency of Subprime Mortgages, Danis & Pennington-Cross (2003) SEC Research

Legal

Massachusetts Bar Association & Boston Bar Association

- ◆ Foreclosure Defense Training, September 1992
- ◆ Massachusetts Mortgage Foreclosures, June 1997
- ◆ Presenter: Recent Foreclosure Developments in Massachusetts, April 13, 2010

Practising Law Institute

- ◆ Consumer Financial Services Litigation, April 2001

O. Max Gardner III

- ◆ Bankruptcy Boot Camp, September 2006
- ◆ Speaking On Securitization Boot Camp- Co-Taught Session On Securitization, February 2007
- ◆ Bankruptcy Boot Camp- Co-Taught Session On Securitization, December 2009
- ◆ Speaking on Securitization, September 2010
- ◆ Bankruptcy Boot Camp- Co-Taught Session On Securitization, December 2010
- ◆ Operation Strike Back – Bankruptcy and Foreclosure Fraud Defense Boot Camp, Presenter, February 2011

myLawCLE

- ◆ MERS and Securitization in Contested Foreclosure Litigation, August 2013

Regulations & Compliance

Massachusetts Bankers Association

- ◆ Bank Compliance Academy, November 1998

CUNA Mutual Group

- ◆ Truth In Lending School, July 1999

BankersOnline

- ◆ Truth In Lending – How To Audit Open-End Credit, December 2005
- ◆ How To Comply With The Rescission Rules, June 2006

Handbooks & Reference Tools

- ◆ Truth In Lending Comptroller's Handbook, Office of the Comptroller of the Currency, 2008
- ◆ National Consumer Law Center Manuals
- ◆ Handbook of Escrow Procedures, Chandler, Mortgage Bankers Association of America
- ◆ Handbook of Loan Administration, Mortgage Bankers Association of America

- ♦ Quality Control for Mortgage Servicers, Kider, Mortgage Bankers Association of America

Self-Study

- ♦ Truth In Lending Act, Regulation Z, Official Staff Commentary
- ♦ Real Estate Settlement Procedures Act, Regulation X
- ♦ Alternative Mortgage Transaction Parity Act
- ♦ Home Ownership Equity Protection Act
- ♦ Federal Trade Commission Act – Unfair and Deceptive Acts and Practices
- ♦ Truth-in-Lending Manual - Ralph C. Clontz, Jr.
- ♦ Truth in Lending - National Consumer Law Center
- ♦ Repossessions & Foreclosures - National Consumer Law Center
- ♦ Unfair and Deceptive Acts and Practices - National Consumer Law Center
- ♦ Mortgage and Consumer Loan Disclosure Handbook - Kenneth F. Hall
- ♦ Residential Mortgage Lending: State Regulation Manual - Negroni & Pfaff

Technology

COMP USA Computer Training

- ♦ Microsoft® Windows 95®, December 1996
- ♦ Microsoft® Excel Introduction 7.0, December 1996
- ♦ Microsoft® Excel 7.0 Tools & Techniques, December 1996
- ♦ Quicken 5.0 for Windows – Introduction, December 1996
- ♦ Microsoft® Introduction to Access 2.0, March 1997
- ♦ Microsoft® Access 7.0 – Level I, March 1997